



Macomb Daily staff photo by David N. Posavetz

Macomb County Clerk Carmella Sabaugh oversees those seeking real estate documents via computer. As of Tuesday, the information was available online.

Real estate info available online

■ Transactions easier for banks, title companies, home buyers.

By Chad Selweski

Macomb Daily Staff Writer

Information needed to complete a home sale or a mortgage refinancing is now no more than a few clicks away on the Internet, thanks to a new high-tech system offered by the Macomb County Clerk's Office. Millions of real estate documents are available online, saving businesses and residents a trip to the county seat in Mount Clemens to determine whether a prospective property sale offers any complications. "This is great news. For us, it's a godsend," said John Cook, eastern regional manager of Seaver Title Co., whose staff is based in Clinton Township. "Instead of getting in a car and driving to Mount

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Online

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Clemens, we can access the (records) system at our desks. This will save a lot of travel time."

Access to real estate documents, such as deeds and mortgages, has become a government service in high demand because the number of home sales and mortgage refinancings has steadily risen as interest rates have fallen. County Clerk Carmella Sabaugh said her Register of Deeds office processed 329,000 pages of real estate documents in 1995, but that number rose to 1.4 million last year.

Title companies and banks will benefit most from the new computer service, but any homeowner or potential home buyer can also access the system to peruse real estate documents be-

fore completing a sale or purchase.

"It's a huge advantage for the businesses — the banks and the title companies," said Sabaugh, a Warren Democrat. "For the general public, they can do a one-time search, using a credit card, without coming down to the office in Mount Clemens."

The fee for the 24-hour, online service is the same as for those who come to the clerk's office. A one-time search for property information costs \$7. Businesses can receive a \$200 yearly subscription to access the system, plus a 25-cent cost to view or print a page and 50 cents for each name searched.

Sabaugh said the fees, not tax dollars, pay for the system.

Cook said title companies are searching to determine that a

property slated for sale has "no skeletons in the closet," such as a tax lien.

Kim Schmidt, president of First State Bank Mortgage Co., said the online service is timely because of the large number of mortgage holders who are refinancing.

"This technology will be a plus to us," Schmidt said.

The new Web site has its limits. Only documents filed after 1993 are available for printing on the Internet. An index of real estate records dating back to 1981 offers a starting point. The Register of Deeds office maintains property records dating back to 1818.

Macomb is not the first county to offer online searches for property documents. Oakland County has offered a nearly identical service for about three years and

Wayne County also has records available on the Internet. But most Michigan counties offer no such conveniences.

Since taking office in 1993, Sabaugh has instituted a number of technological advances at the clerk's office that provide access to records, services and election information via toll-free phone lines, fax machines or the Internet.

To access the new service, log onto www.landaccess.com and the follow the prompts to register. A credit card is needed to pay for viewing or printing real estate records.